

IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1-17. (Cancelled).

18. (New) A system for completing a transaction using a Radio Frequency Identification (RFID) transaction device comprising:

an RFID transaction device comprising a transaction device database for storing a Uniform Resource Locator (URL), the URL being associated with a user account number; and

a merchant system comprising a point of interaction (POI) device, the POI device being configured

to receive the URL from the RFID transaction device,

to use the URL to access at least one of a third party and an issuer, wherein in response to the access using the URL, the at least one of the third party and the issuer transmits the user account number to the POI device to allow completion of the transaction, and

to use the user account number to proceed with completion of the transaction.

19. (New) The system of Claim 18, wherein the POI device is further configured to provide a transaction request to the at least one of the third party and the issuer to allow completion of the transaction, and

wherein the transaction request comprises the user account number and a merchant system identifier.

20. (New) The system of Claim 18, wherein the POI device is further configured to transmit a POI device identifier to the at least one of the third party and the issuer, and

wherein in response to receiving the POI device identifier, the at least one of the third party and the issuer validates the POI device using the POI device identifier.

21. (New) The system of Claim 18, wherein the transmission of the URL to the merchant system is performed in a contactless manner.

22. (New) The system of Claim 18, wherein the merchant system is configured to store the URL for use in future transactions.

23. (New) The system of Claim 18, wherein the transaction device database stores a plurality of URLs for use in different markets.

24. (New) A method for completing a transaction using a Radio Frequency Identification (RFID) transaction device, the method comprising:

transmitting at least one Uniform Resource Locator (URL) from an RFID transaction device to a point of interaction (POI) device of a merchant system, the URL being associated with a user account number;

accessing at least one of a third party and an issuer using the URL;

receiving from the at least one of the third party and the issuer, in response to the access using the URL, the user account number to allow completion of the transaction by the POI device; and

using the user account number to proceed with completion of the transaction.

25. (New) The method of Claim 24, further comprising providing a transaction request to the at least one of the third party and the issuer to allow completion of the transaction, wherein the transaction request comprises the user account number and a merchant system identifier.

26. (New) The method of Claim 24, further comprising transmitting a POI device identifier to the at least one of the third party and the issuer, wherein in response to receiving the POI device identifier, the at least one of the third party and the issuer validates the POI device using the POI device identifier.

27. (New) The method of Claim 24, wherein the transmission of the URL to the merchant system is performed in a contactless manner.

28. (New) The method of Claim 24, further comprising storing the URL in the merchant system for use in future transactions.